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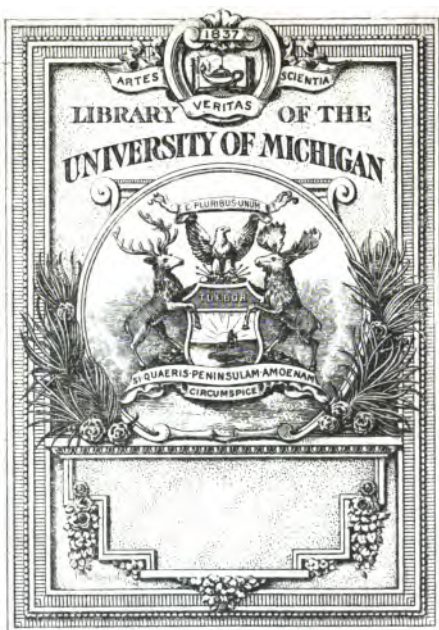
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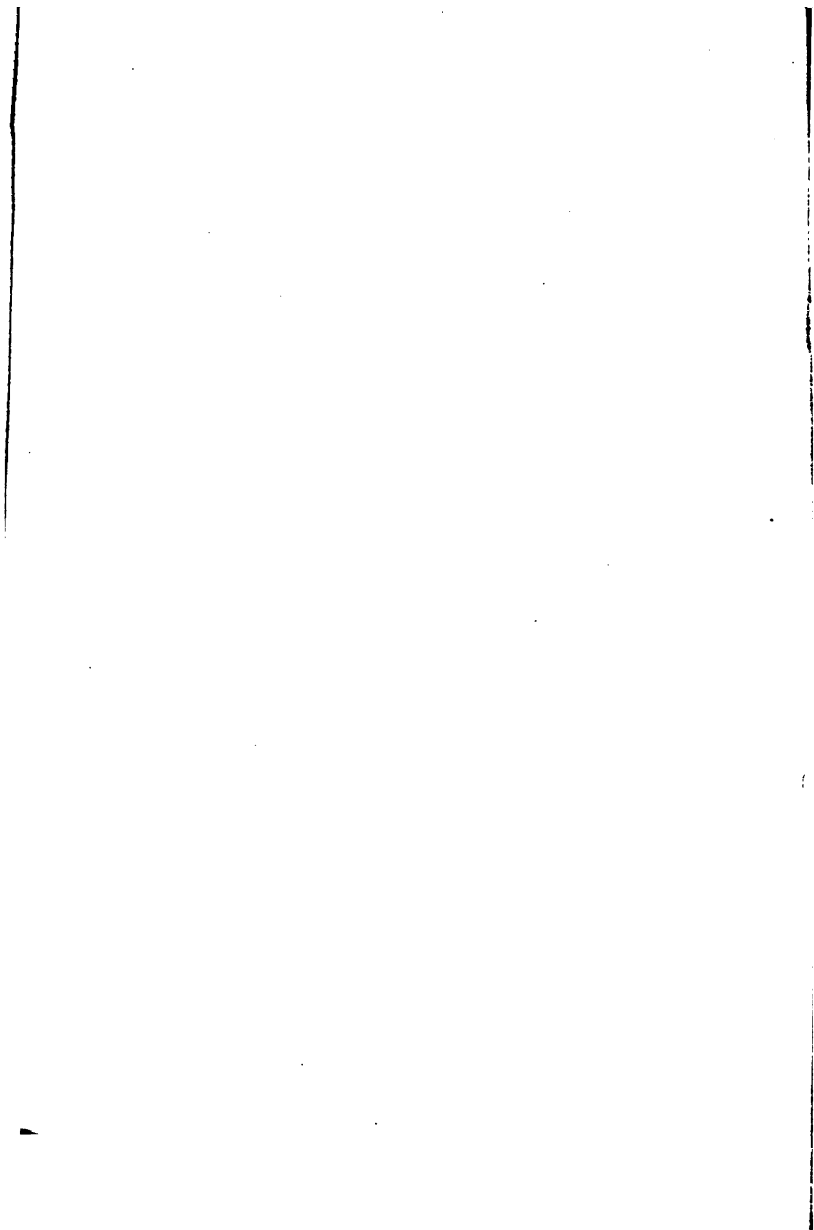
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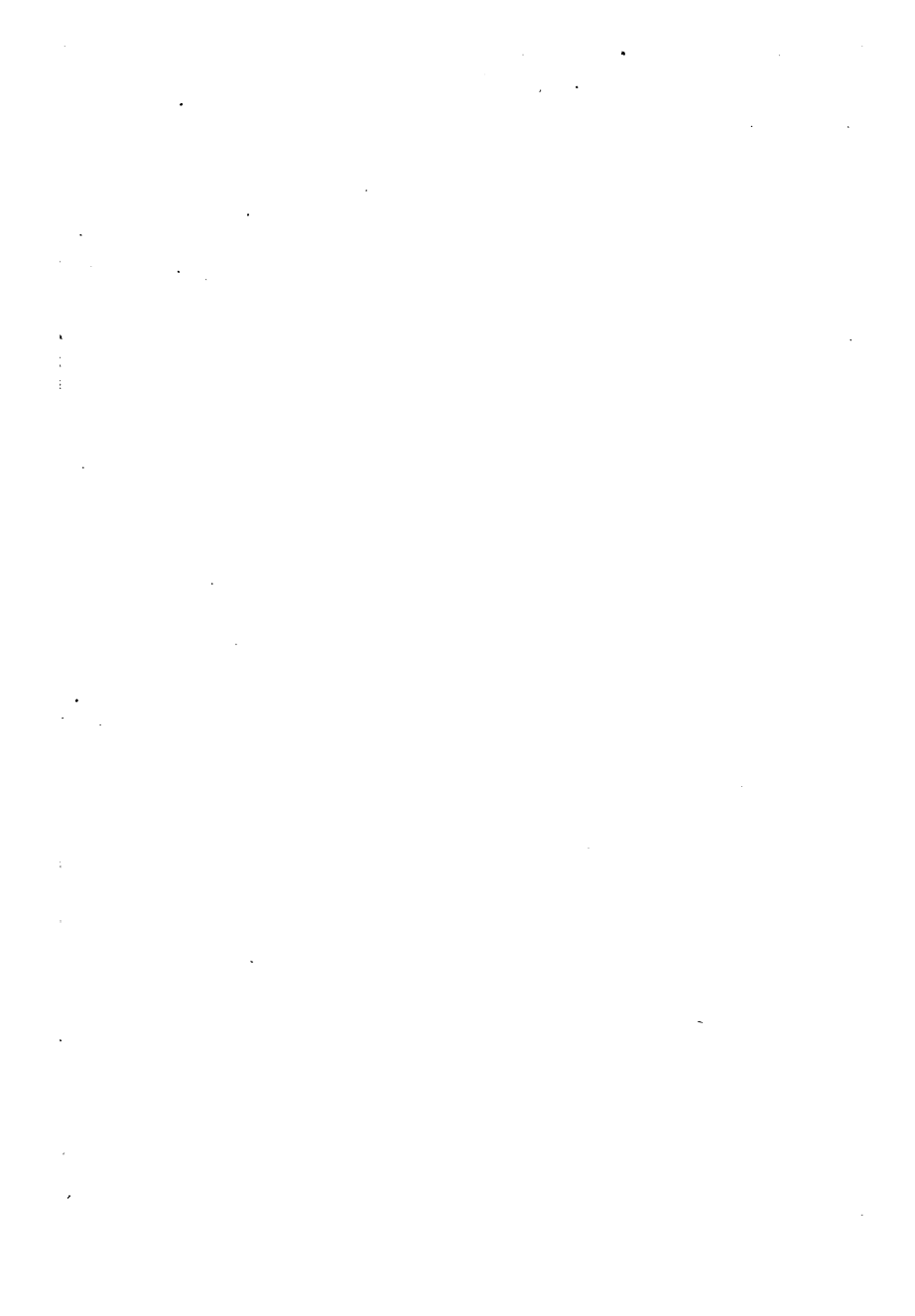
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SMALL TALK ABOUT BUSINESS

BY

A. E. RICE

PRESIDENT CROGHAN BANK, FREMONT, OHIO.

A BANKER'S BUSINESS HINTS FOR
MEN AND WOMEN.

REVISED EDITION.

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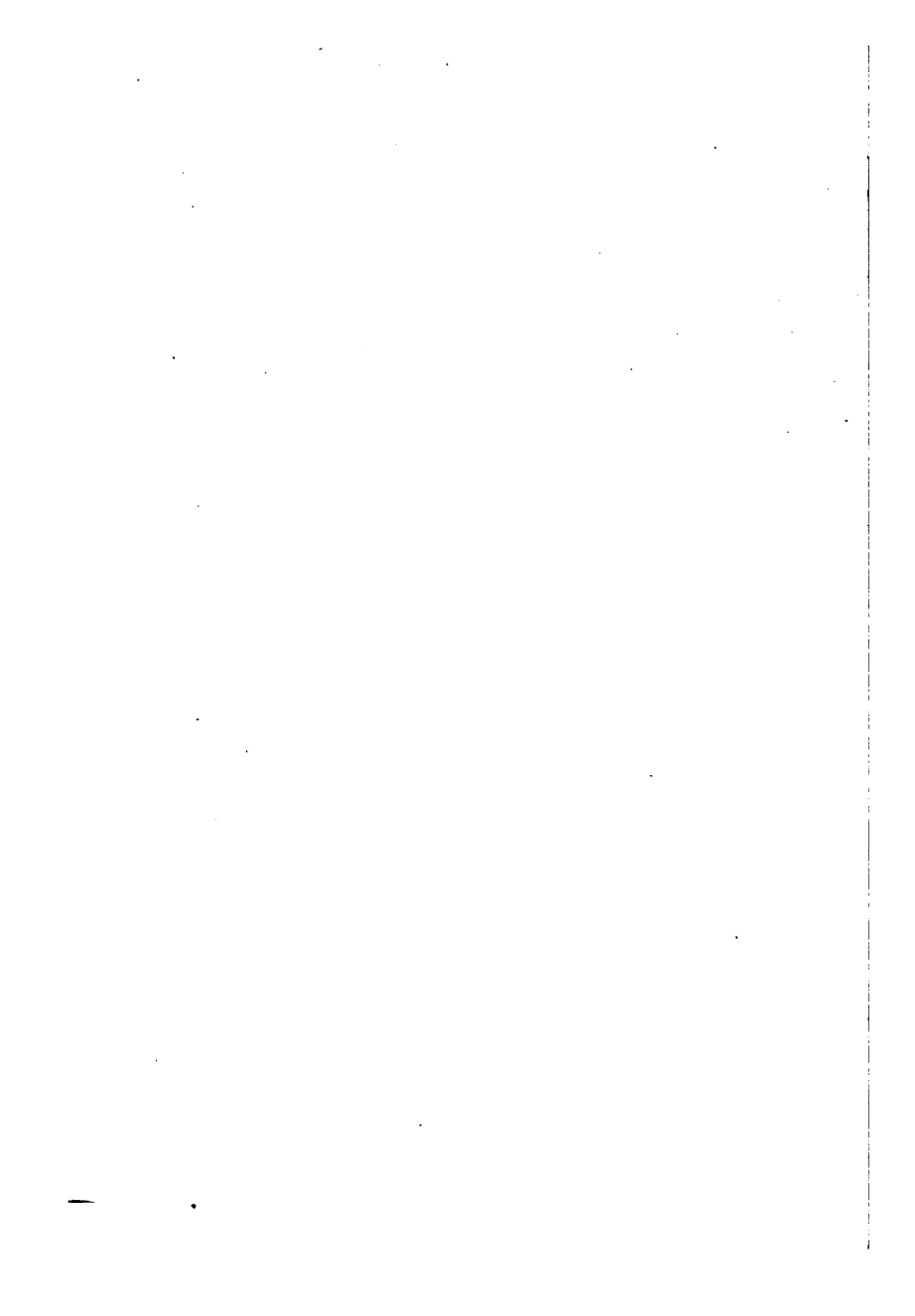
GENERAL R. B. HAYES,

Ex-President of the United States.

"I have known MR. A. E. RICE, the author of *Small Talk About Business*, many years. He is an able, upright and successful business man. The advice and maxims in his useful little book are the result of experience, and will be found of inestimable benefit to all who adopt them."

FREMONT, O., and May, 1892.

Rutherford B. Hayes



THE publication of this little volume is a misdemeanor, largely due to the trials and experiences of many years behind the bank counter. It sets up no claim either to literary excellence, absolute authority or exhaustive treatment. It is a book of suggestions, sent forth in the hope that, in at least a few particulars, it may be found helpful to some of its readers, and lead them to adopt better methods in affairs financial.

A. E. R.

FREMONT, OHIO.

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business
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In
considered
experience
their value.
sterling worth
It is well, there-
attention to
principles :

AND SQUARE DEALING are essential for permanent business success. The quality of equipment is equally good.

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PRINCIPLES OF BUSINESS SUCCESS.

AT the very outset of a business career, it is worth while to settle down on certain fixed principles. In some quarters these may be considered old fashioned, but time and experience have not detracted from their value. On the contrary, their sterling worth has been established. It is well, therefore, to give respectful attention to some of these principles :

I. HONESTY AND SQUARE DEALING are essential to permanent business success. This sort of equipment is equally good

for merchant or clerk, manufacturer or mechanic, farmer or laborer. The dealer whose business is built upon this foundation, in the long run, enjoys the best and most profitable trade; and the person who sells the product of hand or brain, receives steadier and better employment.

II. INDUSTRY AND APPLICATION. The way to success lies along this old, well beaten highway. It makes little difference as to the nature of the enterprise, whether it be merchandising, manufacturing or farming, its success or failure depends largely upon the personal application and attention of its owner. Business certainly will not run itself. Even the proprietor's shadow has a tendency to add direction and force to the business in hand.

III. ECONOMY. No great measure of success can be attained apart from a rightly-regulated economy. Many a man has failed because he has not looked carefully into the details of his business, and cut off needless expenditure.

IV. PERSEVERANCE AND PATIENCE. Success of the lasting sort, the kind that has good staying qualities, does not usually come in a day. Thousands of dismal failures in trade, profession and employment are the result of scattering—undertaking too many things—“Jack in all trades, Master of none.” If you would reach the front, and stay there, first, carefully choose your business, or occupation, and then concentrate your forces on that one thing. Do not look for large results all at once. Be patient, wait, work, stick.

V. SYSTEMATIC METHODS. Whatever your calling may be, adopt a good, systematic course and follow it. Having selected the best methods known, study to improve them. Do not be loose, careless and disorderly in business. The successful man is the one who has a time and a place for everything. He is wide-awake, and keeping pace with his business; he insists on being master of his business, and not allowing it to master him.

AVOIDING SPECULATION.

DO not engage in hazardous speculation, especially in stock and grain margins, so temptingly offered by brokers in the city boards of trade and exchanges. Ten chances to one you will be financially ruined if you

do. Do not be too eager to get rich. Better adopt and follow the slower, but surer methods.

BUSINESS AND POLITICS.

EVERY man should carefully consider the political questions which affect the general prosperity of his country. As a true citizen, he must do his full share in securing good and wholesome government. But from this it does not follow that he is to become, in the modern sense, a "Politician." In ordinary cases it does not mean that he must abandon his desk, forsake his counter, or neglect his farm. Politics as an occupation is an unprofitable trade, and neither the business nor professional man, nor farmer, can afford a large expenditure of time and means in this direction.

FARMERS EMBARKING IN BUSINESS.

FARMERS occasionally tire of their occupation. They take a notion to come to town and go into business. Sometimes there is a favored son, apparently too smart (?) for the country, so the father consents to set him up in business. Frequently the farmer is over-persuaded by an over-sanguine citizen of the town who wishes to go in as partner. Glowing accounts are given of fortunes to be gained, but these expectations are seldom realized. Costly experience is too often the final outcome. To be successful in business, a man must have not only capital and favorable surroundings, but skillful training as well. All these are essential to success. Our farmer friends are earnestly cautioned in regard to engaging in

business with which they are not familiar.

HOW TO RUIN CREDIT.

IF your credit and business standing are good, and it is your purpose to keep them so, then do not sign notes and bonds with every Tom, Dick and Harry that comes along. Of course, circumstances are likely to arise where you may be justified in accommodating a friend. But if you make an extensive practice of this sort of thing you will soon find that your own credit is being ruined.

FRETTING OVER BUSINESS AFFAIRS.

FRETTING and fuming over business affairs will not change results. Business collisions are inevitable. Congratulate yourself if the

responsibility for such disasters rests not with you.

NEEDFUL BUSINESS COURTESY.

MONEY judiciously expended in advertising brings business, but stronger forces are required to hold it. Obtaining business by means of liberal advertising, only to lose it by a systematic process of "freezing" is a useless expenditure of effort. People are becoming more and more exacting in their notions of business courtesy, and manifesting a decided preference for those who show a fair degree of appreciation for their patronage. The man of shrewd business tact seeks to cultivate, both for himself and his subordinates, a higher regard for the good-will of his patrons. That old, old proverb, "Civility costs

nothing, and often paves the road to wealth," comes with stronger meaning to-day than ever.

DEALERS DECEIVED IN PROFITS.

DEALERS are too often deceived in the profits of their business—imagining they are making money when, in fact, they are losing. For example: goods bought at \$1.00 and sold for \$1.25, sometimes gives the comfortable feeling that twenty-five cents have been actually gained. Perhaps no account has been taken of time and labor, nor of interest on capital invested, nor of rent, fuel, lights, transportation, clerk-hire, bad accounts, unsalable goods, taxes, public donations, and the flood of items that go to make up the sum total of expense of carrying on the business.

NOT ALLOWING BUSINESS TO STOP.

CERTAIN lines of business having reached the critical stage should not be permitted to stop. The greater bulk of profits is usually wrapped up in the business just ahead. Up to a certain limit the current expenses absorb all profits. Generally speaking, business may be doubled without a material increase of expense; and by doubling it still again the ratio of expense grows rapidly less. The last transactions, therefore, bring the largest and most satisfactory returns.

OVERSPEEDING BUSINESS.

PUSHING the business along is the correct thing to do. If you are on the right track, keep it warm. But do not weigh down the safety valve, nor open too wide the throttle, nor overspeed the engine. In other

words, hold yourself in check, and run at a steady, moderate speed, thereby covering more ground, and with greater ease.

TAKING THE HALF-CENT.

DEALERS, in making change with customers, usually take the half-cent. These half-pennies, to be sure, count up pretty rapidly during the year, and yet after all, it is a serious question whether anything is really gained by this exacting custom. To say the least, it seems poor policy. The ordinary customer usually pockets his change without grumbling, but not without a sober, silent feeling that he has been gently bled. These trifling exactions look bigger in the eyes of the average mortal than many suppose, and they surely have their effect.

MISLEADING ADVERTISEMENTS.

BE strictly honest in all your advertising schemes. A misleading announcement may catch a customer the first time, but not the second. And however good the trend of your after intentions, he is likely to entertain a strong suspicion of all your methods. Remember the old adage: "A burnt child fears the fire."

A "WEEDING-OUT" INVENTORY.

MANUFACTURERS, merchants, and dealers should take an inventory of stock at least once every year. Having done this, they should weed out, and charge off to Loss and Gain all worthless and doubtful claims, also damaged property to the extent of its depreciation. Some

manufacturing concerns have a fixed rule of charging off yearly ten per cent. of their machinery, to make good the inevitable loss of wear and tear. And it is only through these annual inventories and "house cleanings," that they can accurately determine their financial condition.

DISSOLUTION OF PARTNERSHIP.

WHEN two or more persons dissolve partnership, it is quite important that legal notice be given in a prominent newspaper. Notices should also be sent to each person having accounts with the firm. Should this matter be neglected, each member of the firm may continue to be held responsible for the contracts and performances of the other. The laws of different states may vary as to the

necessary steps to be taken. For this reason, it would be advisable to consult a good attorney before announcing a dissolution of partnership.

GIVING AWAY PROPERTY TOO FREELY IN
OLD AGE.

MANY persons as they become advanced in years, make the fatal mistake of giving too much property to their children. A little assistance to worthy young people just starting in life is commendable, and such acts of kindness are to be encouraged, whenever circumstances will justify. But it seems unwise, very unwise, for the old folks, after having struggled through life and secured barely enough for a comfortable old age, to turn around and deed their property, or give the bulk of their means to the children. Unless

the old people have an abundance, they do better to keep the larger portion of their property until they are through with it. A man may have a farm, a factory, or business, that he intends shall eventually go into the hands of certain members of his family, and he may have reached that stage of life where it becomes necessary to shift the cares and burdens of business to younger shoulders. If it is desired that the young people shall now occupy and take charge, this end can be accomplished without deeding the property beyond control. Any competent lawyer is prepared to draw up papers covering such cases.

WHEN TO MAKE WILLS.

PERSONS having a fixed choice as to the distribution of their property at death, and not being fully

satisfied with the provisions of law, should not hesitate to put their desires in writing. The simple act of expressing a fair and honorable choice in the distribution of property by WILL, is not supposed to shorten life, as some may timidly imagine. Therefore, if you have definite wishes on this subject, it will be well to put them in tangible shape, while you are still in the possession of mental and physical strength.

DEPOSITING WILLS FOR SAFE-KEEPING.

IF your WILL has been deposited in a bank, or elsewhere, for safe-keeping, it would be well to have a member of the family, or friend, understand it. If, for certain reasons you do not care to have the fact known just at present, then make a

record of the matter, and put it in a place where it is likely to be found after your death. WILLS are sometimes deposited in places where they do not turn up until too late for service.

WOMEN HOLDING PROPERTY.

MARRIAGE is supposed to assume a perfect partnership of interests in all things. But owing to the imperfection of human nature, it is usually wise for a woman having money, or real estate, to keep it in her own name. So also with property bought with her money. And in such cases, she should deal with the husband and other members of her family about the same as with strangers. At least the relationship should not be an excuse for carelessness.

THE PARTNER OF YOUR JOYS AND SORROWS.

THE wife is not only the partner of your joys and sorrows, but your business associate as well. She serves in the home, while you direct the affairs of business. She "tarries by the stuff," while you "go down to do battle." Your success depends upon her, quite as much as hers upon you. Remember, then, that an equitable share of the financial emoluments of the business department are rightfully hers, just as a fair division of the social emoluments of the home are yours. And why not?

TEACHING WIVES THE WAYS OF BUSINESS.

WOMEN are frequently ridiculed because of their awkwardness in business affairs. Why awkward? Simply because of their lack of op-

portunities to learn and transact business. Reverse the order of things, put men in charge of domestic affairs, and watch results. The ordinary man on duty about the house is an object of pity, to say the least. But seriously, husbands, teach your wives some of the more important ways of business. Let them become familiar with the details of your financial affairs. You do not know how soon they may be called upon to assist in settling your estate. Their time is already occupied with household cares. Just imagine the burden they would be compelled to carry should your business affairs be suddenly thrust upon them. And then, too, suppose they had a limited knowledge of business and knew very little about your personal affairs. Past observation leads one to believe that

they would be at the mercy of a selfish, greedy world! Why not make the path smoother by beginning now, to teach your wives practical business methods? These remarks do not apply to all women, for many of them have decidedly better ideas of business than their husbands.

TEACHING CHILDREN THE WAYS OF BUSINESS.

GIVE your sons and daughters some acquaintance with the customs of the business world. Let them learn, while young, how to transact business. Give them little opportunities for earning money, but do it in a manner that they shall not expect pay for every service. Teach them the value and use of money. Allow them to do business at the bank. Encourage them to keep a book of accounts, wherein their little

earnings and expenditures may be recorded. Always insist on accuracy of work and correctness of business forms. In this way they may receive a liberal business education, which shall stand for capital in future years.

PATRONIZING BUSINESS COLLEGES.

A THOROUGH, practical business education is essential to all; it is especially necessary for those who would enter the dizzy whirl of business life. While parents are educating their sons and daughters along other useful lines, they should not overlook the department of business. An all-around business equipment may be accounted a life-lasting legacy. The commercial colleges of the country are doing good service, and are worthy the liberal patronage they are receiving.

MASTERING A TRADE OR PROFESSION.

FORTUNATE indeed, is the young man, or woman, who has mastered a good trade or profession. No matter what the life work may be, such mastery is always a wise provision against possible financial embarrassments which the future may bring.

BEING OPEN AND FRANK WITH BANKERS.

SHOULD you have occasion to call upon your banker for accommodation in the way of loans, and he asks for a statement of the condition of your affairs, do not hesitate to give it. Give it freely, and do not attempt to overestimate your condition. Do not conceal. Be honest, open and frank, and you will fare the better for it.

SEEKING EXPLANATIONS.

SHOULD any business transaction ever come between you and your banker, or others, which you do not afterwards clearly understand, go to him at once and ask for an explanation. You are entitled to this, and any fair-minded person will gladly lead you up to a correct understanding.

BANKERS KEEPING BUSINESS PRIVATE.

ALL persons doing a legitimate business at a bank, have a right to expect that their affairs shall be kept strictly private. This being the rule, you should not ask the banker concerning the deposits of this man, nor the loans of another. A prudent banker will decline to give you such information. Therefore, if you would

have him keep your affairs private, you must expect him to do the same for others.

HOW TO "STAND IN" WITH YOUR BANKER.

IT should be well understood that banks are not always in position to accommodate everybody in the matter of loans. There are seasons when the prudent banker will curtail this branch of his business to meet possible demands from other sources. The major part of his profits accrue from the accumulation of interest upon loans; and, as money-making is his chief end and purpose, you can rely upon his taking on new loans whenever circumstances seem to justify. In the event that only a portion of his customers can be accommodated, then, of course, the first to receive favors will be those whose business has

been the most profitable to the bank, and to whom the bank is most indebted. Other things being equal, the value of your bank account will be accepted as the standard for measuring your claims for accommodation. Hence to "stand in" well with your banker, and enjoy the fullest benefit of his ability to extend favors, you should first give him without stint and without reservation, the advantage of whatever banking business you may be able to command.

GOOD SECURITY, READY LOANS.

THE banker, upon whom rests the responsibility of loaning money, must have good security. Occasionally, however, an applicant is unwilling to comply with this rule; sometimes he offers security that is

unsatisfactory, or else none at all; and just a few persist in having their own way—which the prudent banker cannot allow. If borrowers would only lay down first-class security, they would have less difficulty in obtaining money. The customer whose collaterals are all right is on the “ground floor” at his bank, so to speak, and can get accommodations when all others fail.

ASKING BANKERS' ADVICE.

IF you are considering the advisability of engaging in a new enterprise, or of making a large investment, it might be to your advantage to first consult your banker. While he is not supposed to be infallible, or to know everything, yet his experience, and his opportunities of seeing the

ins and outs of business life, ought to enable him to form a fair estimate of the probable outcome of certain lines of business ventures. Your banker, if the right sort of a man, will gladly assist you in a business quandary. But do not annoy him with family or neighborhood controversies.

GOING TO THE BANK EARLY.

AT the closing hour, banks usually have an accumulation of business; sometimes this accumulation is so great as to make it difficult, and even impossible to square accounts and get things cleared for next day's opening. If patrons would only transact their business early in the day, or at least as early as their cir-

cumstances will permit, they would be doing their banker a good turn.

BUSINESS OUTSIDE OF BANKING HOURS.

TRANSACTING business with bankers on the street, or in their homes, is not always a wise plan. When a banker accepts business in this manner, he cannot complete the transaction until he has reached the bank. Upon entering the bank, especially in the morning, he finds so many things demanding immediate attention, that business picked up outside is liable to be delayed. Better call during regular hours. There are times, however, when this cannot be done, in which cases the banker should, to a reasonable extent, satisfy the urgent needs of his customer.

USING PEN AND INK.

NEVER use a pencil in filling up checks, notes or other documents where money cuts a figure in the transaction. Always use pen and ink.

PUTTING CONTRACTS IN BLACK AND WHITE.

BUSINESS affairs should be kept in as good trim as possible. Personal agreements without some sort of writings to back them up are dangerous. Misunderstandings between parties are frequent. Verbal contracts sometimes feed the courts. Therefore, if transactions involve labor, money, or material, put them in black and white. Do not trust your memory, for it may prove treacherous. And then again, you cannot tell how soon one or the other of you may be called away.

EVERYBODY KEEPING ACCOUNTS.

PEOPLE having unsettled dealings with others, should keep some sort of book accounts. This advice applies equally to housekeepers, working girls, laboring men, mechanics and farmers. Their books should be, simple in form, and their accounts clearly and easily understood. Housekeepers should keep accounts with domestics, and domestics with housekeepers; likewise ought the laborer, mechanic and farmer. The farmer might also keep accounts with the various crops he produces, with each field he cultivates, and the different varieties of stock he raises. By following this plan he may learn the actual sources of his gains and losses, and get a better knowledge of the products

most profitable to raise. Again, everybody should keep accounts, showing plainly how much he owes, and to whom, and how much is due him, and from whom.

GIVING AND TAKING RECEIPTS.

WHEN receiving money from others on account, always give receipts. Insist on their taking and keeping them. These receipts may, by and by, be as valuable to you as to them. Blank receipts, bound with stubs, can be had at the stationers at trifling cost. Stubs, when properly filled, are useful for reference.

It is equally as well to take a receipt when paying an account. It certainly does no harm, and may avoid the necessity of paying the same thing twice. You cannot, of course, get receipts for everything,

but always take them when convenient to do so. Never destroy receipts, but keep them where you can lay your hands on them should occasion require. They may be found of value, and at a time when least expected.

UNRAVELING BUSINESS THREADS.

POSSIBLY you have documents in your possession, in which the intended meaning is not clearly expressed, though it may be clear to you. Little slips or words of explanation dropped in among such papers now, may be the means of unraveling future mysteries. Keep your business papers in a manner easily understood by others, so that your family, or administrator, can pick up the thread of your business and settle it without loss or friction.

CARING FOR TRUST FUNDS.

ADMINISTRATORS, guardians, trustees, treasurers, and others having the custody of money committed to their care, should keep such funds entirely separate from their own. If John Smith is treasurer, or administrator, he should deposit these funds as "*John Smith, Treasurer,*" or, as "*John Smith, Administrator.*"

He should keep separate and distinct accounts, showing accurately every cent received and paid out; and in every instance where money is disbursed he should take a receipt therefor. This ought to be a fixed rule, for he cannot give a satisfactory account of his stewardship unless he has vouchers to show for money expended. In fact, all matters pertaining to the condition of trust funds

should be kept in "Apple pie order," so that in the event of absence, sickness or death, they can be easily and properly adjusted.

ADOPTING STYLE OF SIGNATURE.

AS soon as you are old enough to transact business, no matter how small, then is the time when you should adopt the style of signature that shall be used through life. Choose the style of penmanship that suits you best for this purpose, and having once made the selection, forever afterwards stick to it. You may change or vary the form of your ordinary writing if you wish, but the style of signature should always remain the same, being as regular and uniform as possible. To the business world, your signature becomes as familiar as your face.

ORDINARY BUSINESS SIGNATURE.

IN ordinary every-day business affairs, always write your name the same. If your full name is John Peter Smith, and you wish to be known in business circles as *J. P. Smith*, then sign that way every time. Do not write "*John Peter Smith*" to-day, "*John Smith*" to-morrow, and "*Peter Smith*" the next day. These suggestions refer to ordinary business transactions only, and not to the signing of deeds, mortgages and the like — mention of which is made in the item following.

WHEN TO SIGN NAME IN FULL.

WHEN affixing name to deeds, mortgages, land contracts, wills, and instruments of a permanent nature, always write your name

in full. Do not use your ordinary business initials for documents of this kind. To-day there may be but one J. P. Smith in the community, and everybody knows him, but ten years hence there may be several individuals of the same initials. Therefore, in order to avoid possible errors in public records and confusion of titles, it would be far better to sign the name in full—writing it "*John P. Smith.*"

SIGNATURES OF MARRIED WOMEN.

A MARRIED woman, handling her own money, and doing business for herself, had better use her own name instead of her husband's. For example:—Mrs. Brown should sign: "*Mary J. Brown,*" and not "*Mrs. Samuel W. Brown.*" But whether she uses her own name or

not, she ought to choose the one that she proposes to use in business and stick to it. If "*Mary J. Brown*" is selected, then it should be so written every time. If written variously, as "*Mary J. Brown*," "*M. J. Brown*," "*Mary Brown*," or "*Mrs. Samuel Brown*," much annoyance and confusion are likely to result.

TRIFLING WITH SIGNATURE.

DO not trifle with your signature, by writing it on slips of paper and suffering these to lie loosely around. Dishonest persons may take advantage of such carelessness, and give you occasion for regret.

IMITATING SIGNATURE—DANGER.

NEVER try to imitate the signature of your employer or business associate; though seemingly harmless, it is a dangerous practice,

and may awaken unpleasant suspicions, or lead to serious results.

PAYING BILLS WITH CHECKS.

IF you have a bill, account, or other claim to pay in your vicinity, it is easier and better to pay it with a check on your bank, provided you have sufficient money on deposit. If you have no bank account, then deposit the required amount and take a certificate in your name, and indorse this certificate over to the order of the party you wish to pay—suggestions for indorsing will be found elsewhere under proper head. There are several excellent reasons for paying off with check instead of money, namely:

I. The check itself is evidence that the debt has actually been paid.

II. It shows when, and how much has been paid.

III. Parties cannot successfully impose upon you, by returning and claiming you did not pay them enough, or that you gave them bad money.

Deposit your funds in a bank as rapidly as received, and draw checks against them from time to time as needed.

FILLING UP CHECKS, NOTES, ETC.

WHEN writing the amount in the body of a printed check, draft, note, receipt, etc., always commence at the extreme left of the blank, drawing a heavy scroll through the unused space between the amount written and the word "Dollars."

COMPARING AMOUNTS IN CHECKS.

IN cashing and entering checks, etc., never let them pass through your hands until you have first read and compared the figures with the body.

Adopt this rule as a *fixed habit*, thereby saving dimes, dollars and weary hours of hunting.

PAPER PAYABLE TO BEARER OR ORDER.

CHECKS, drafts, notes, etc., drawn payable to yourself, "or bearer" are good to anyone, and can be transferred to other parties without your indorsement. If payable to your "order," they cannot be used by others until you have written your name across the back. Paper payable to "order," therefore, is safer to send through the mails, to carry, or to hold.

PRESENTING PRIVATE CHECKS.

INDIVIDUAL checks drawn upon banks, are not designed to be held an indefinite time. Occasionally, however, drawers of checks make special arrangements, permitting them

to be held. But, as a rule, all personal checks should be promptly presented at the bank for payment. If the money is not needed, then it would be well to have the bank take up the check and give you a certificate of deposit.

HOW TO SEND AWAY MONEY.

SENDING money by mail to friends, or to pay debts, is a dangerous practice, and should be resorted to only in cases of actual necessity. The various methods by which money can be safely forwarded are as follows:

I. By bank draft, payable to your order, and indorsed over to the order of the party you wish to pay. The party receiving the draft taking it to the nearest bank where he is known and getting it cashed. In the smaller

towns, with no banks, the merchants usually cash them.

II. Through express companies, by orders in limited sums, or by packages in any amount.

III. By means of post-office orders, but in moderate sums.

IV. By telegraph. This plan, though somewhat expensive, meets the urgent needs of those who must have money quickly.

If not wholly familiar with the methods above referred to, then consult your banker, postmaster, express agent or telegraph manager, who will gladly furnish such information as you may require.

BUYING AND INDORSING DRAFTS.

WHEN buying drafts at a bank, have them drawn payable to your own order, and then indorse

these over to the order of the party you wish to pay. Do not indorse them in blank, for if you simply write your name on the back, and nothing more, they will be good to any one in whose hands they happen to fall. If your name is J. P. Smith, and you wish to send a certain sum of money to the New York Supply Co., get a draft payable to your order, and then make the following indorsement upon the back thereof:

*Pay to the order of
The New York Supply Co.,
J. P. Smith.*

This draft having been indorsed over to the order of the New York Supply Co., is good to no one else, and will not be cashed until that Company has also indorsed it. Thus, it will be seen, the draft itself con-

tains quite a complete history of the transaction — showing the date, the amount, the name of the sender, and the signature of the person receiving it. To a certain extent the draft is now a good receipt. All drafts, after having been paid, are canceled and returned, about the first of each month, to the bank issuing them. They are then carefully stored away, so that the customers of the bank can see them again, should necessity require.

HOW AND WHERE TO INDORSE CHECKS, ETC.

WHEN indorsing checks and drafts, always write your name upon the back just as it appears on the face. If the paper is yours, and your name happens to be spelled wrong, then write the name twice—

first as it appears on the face, then immediately below this sign your name in the usual way. Do not write your name lengthwise of the paper, nor wrong side up, but crosswise, and near the top, leaving plenty of room for banks to use their indorsing stamps below. The top is the left end, and is easily ascertained by holding one end of the check in each hand, and then as you turn it over, moving the right hand toward you. The top of the check will, of course, be in your left hand, and in convenient position for indorsing. This plan should also be followed when indorsing payments upon notes, and in filing away letters, receipts and various kinds of papers. Documents thus treated are much more conveniently handled. A little practice will soon make this work easy.

NEEDLESS REGISTERING OF LETTERS.

MANY persons have the mistaken notion, that it is necessary to register a letter if it contains a draft or check. If drafts and checks are payable to "order," it is a useless expense to register the letters that inclose them, as they cannot be properly cashed unless indorsed by the party to whom payable.

SENDING LETTERS AND MONEY TO OFFICIALS.

WHEN writing to a bank, never address your letters to one of its officers, *personally*. All letters addressed to "*A. B. Smith*" are supposed to be private, and in the event of his absence are laid aside to await his return. But if addressed to "*A. B. Smith, Cashier*," they are at once recognized as bank business, promptly

opened by the person in charge and given attention.

For like reasons, never write to a public officer, a secretary, a treasurer, or official of any society or institution on business pertaining to his office, without adding his official title. And never send money, draw checks, or indorse drafts to persons acting in official capacities, unless their titles are properly affixed.

QUOTING DATES OF LETTERS.

WHEN replying to a business communication, first quote the date of your correspondent's letter, then follow with a brief mention of the matter under consideration. You will thus materially aid your correspondent in grasping a subject which has possibly passed from his memory.

AVOIDING TWO SUBJECTS IN A LETTER.

THE larger concerns must necessarily classify their business, each division having its chief, to whom all matters relating to his department are referred. In order, therefore, to obtain prompt and satisfactory replies, it is well to write separate and distinct letters for each kind of business. Do not embody two subjects on the same sheet when writing to such establishments. The same rule should govern correspondence with public offices.

DELAYING THE SEALING OF ENVELOPES.

IT is well to delay the sealing of envelopes until the very last thing before mailing. Possibly there may be just another word to add, or an additional item to inclose.

HOW ARTICLES ARE LOST IN MAILS.

CHECKS, and articles sent by mail, are sometimes lost, and no one seems to know how to account for their disappearance. A little more care in sending, and less carelessness in receiving letters, would obviate much of this difficulty. Valuable papers should be folded within the letter before placing them in the envelope. If carelessly placed in the wrapper, outside of the letter, they are in great danger of being lost. Careless people open letters and drop the envelopes upon the street, or throw them into the fire, without looking to see if everything has been taken out. In this way checks, etc., are sometimes lost. By the way, people of careless habits are in frequent trouble.

DRAWING UP NOTES.

IN drawing up notes, care should be taken to have them so clearly expressed that no misunderstanding can possibly arise. It is well to observe the following points :

I. See that the date and amount are plainly written.

II. That the rate of interest is so clearly expressed, that there can be no question as to the intent.

III. That the post-office address of each signer is written opposite his name. Possibly you may be so familiar with the maker's address that this precaution seems useless. But it is well to remember that the note may some day fall into other hands for collection, in which case there might be difficulty in locating the parties.

IV. Have the note drawn payable at a definite place, either at some

convenient business house, or a certain bank—a bank being preferable. Nearly all blanks are provided with space for this purpose. Notes payable at a fixed place are better for both borrower and lender. The borrower knows just where to find his note when it becomes due, and he may stop interest at that time by depositing funds for this special object, at the bank where the note is payable. Then, there is this advantage to the owner, that he can leave the note for collection shortly before it becomes due, and the bank will notify the maker, if desired. Banks seldom charge their customers much, if anything, for this service. It will be seen that the foregoing plan serves the convenience of both parties, neither of whom is obliged to hunt up the other.

V. In taking notes or other obligations of persons who cannot write their names, always have them make their marks. Anybody may write the name, but the person giving the note must make his own mark, and in the presence of a disinterested person, who should also sign as a witness—for example:

His
Martin X Mansfield.
Mark.

Witness to mark, {
John Q. Doe. }

In some states, on certain documents, two witnesses are necessary, and this should be inquired into.

CERTIFICATES OF STOCK AS COLLATERAL.

WHEN Certificates of Stock are accepted as security for indebtedness, it would be well to give immediate notice to the concern issuing

the stock. In giving this notice, state clearly how many shares you hold, the numbers of the certificates, and to whom issued. The above should not be regarded as an inflexible rule, absolutely necessary to be followed in every case. Your action in the matter may be governed, somewhat, by the transaction in hand and the character of the individual with whom you are dealing.

BUYING PAST DUE NOTES.

NEVER make a practice of buying past due notes, especially those not secured by mortgage. There are exceptions, however, where it may be proper to do so. But the shrewd business man seldom touches a past due note, either on purchase or as collateral security.

ALTERATION OF NOTES.

NEVER make alterations in a note after it has been signed and delivered. It is a too common thing for people to get others to sign notes with them as surety, and afterwards, before delivery, make slight alterations. This ought never to be done; it is a dangerous practice; and all such paper should be declined when offered.

GETTING CONSENT OF SURETY.

IF you hold a note against Mr. "A," upon which some one else has signed as surety, be careful, very careful, when the note becomes due, and not agree to an extension of time, unless the bail gives his consent thereto in writing. If Mr. "A" desires further time, and it is agreeable to you to grant it, then it would be better to draw up

a new note, and have both parties sign. Or, if for certain reasons you prefer to hold the old note a longer period, you can have the bail agree to an extension of time on the back of the old note. This is a matter of importance, and it should not be overlooked.

CAUTION AS TO INDORSEMENTS.

WHEN making a payment of interest or principal upon your note, it would be well to see the indorsement yourself, at the same time turning the note over and examining its face, to be certain that it is the right note. Through mistake, indorsements are frequently made upon the wrong paper. The practice of making payments and taking receipts without having them indorsed upon

the note is a very dangerous one, although it cannot always be easily avoided. Honest men sometimes receive money in this manner, but neglect to make the necessary indorsement. The note afterwards passes into other hands, an administrator for instance, who insists upon the full payment of the note. Where the maker and owner of a note live at distant points, two methods are suggested:

I. If you are the maker, notify the owner that you wish to make payment, and ask him to send the note to some bank nearest you, where you can call, pay, and see the indorsement made. The bank will return the note to its owner, together with a draft for the amount received thereon, less a very trifling fee for collection.

II. Send your money by draft, or otherwise, to a bank nearest the owner, asking him to call there and present the note. On presentation of the note, the bank will make the required indorsement, pay over the money, and advise you of the fact, provided you inclose stamp for reply.

SELLING NOTES WITHOUT RECOURSE.

IF you sell a note drawn payable to your order, it will be necessary to write your name upon the back in order that it may be legally transferred. With the name thus upon the back, you must consider yourself responsible for the payment of the note in case the maker fails to pay. But if you sell the note with an understanding that you are to be relieved of

further responsibility, then you should write upon the back, *over your signature*, these words: "*Without recourse.*"

KEEPING CANCELED NOTES.

IF parties are holding notes against you that are secured by mortgage, it would be well to cancel, or mark them paid, as soon as taken up, but not to destroy them. Keep every note until the last has been paid and the mortgage discharged. This is quite important.

KEEPING TRACK OF NOTES AT BANK.

IN borrowing money at a bank, always keep track of the date on which your note falls due. Do not allow it to run past, putting the bank to the trouble and expense of sending you notice. If, for any reason, it is

found inconvenient to pay at maturity, go straightway to your banker and frankly tell him your situation. The next best thing to the paying of a note, is the *promptness* in which it is looked after. Bankers realize the fact that borrowers are liable at times to be disappointed in their plans. Persons who are prompt in caring for their paper, always find it easier to borrow than those who are careless and indifferent. Therefore, if you value a good name and a sound credit at the bank, be prompt. And all this holds good when applied to obligations given to private individuals.

INQUIRING FOR NOTES AT BANK.

WHEN calling at the bank for your note, always mention the exact day on which it falls due; if the

paper belongs to another party, and is held by the bank for collection, then mention also the name of the person to whom it was originally given; if you have received a notice from the bank concerning the note, take this notice with you, for it tells the whole story. Banks keep their own notes in one place, and those of their customers in another; they also keep them separated, each date by itself, and can, therefore, find notes more readily if the owners' names and the dates of maturity are given.

PATRONIZING ONE BANK ONLY.

PEOPLE doing a moderate business cannot, as a rule, afford to scatter their business among several banks, especially if they are liable to need accommodations occasionally.

When the times are close, more numerous are the demands upon banks, and greater the difficulty in obtaining money from them on loans. As between a "full-fledged" customer and a "half-breed," the bank is supposed to discriminate in favor of the former every time. Then, in seasons of financial stringency (which, at intervals, are sure to come), the man with several banking connections wanders from one bank to another, only to find himself turned down at all of them. In ordinary cases, therefore, it is advisable for a person to select just one good bank, and give it his entire patronage.

INVESTMENTS—MONEY OR REAL ESTATE,
WHICH?

AS a general rule, money judiciously loaned at interest brings more profitable returns than unpro-

ductive real estate. The sales of land and the rise of values are usually too slow to pay back the original cost and a fair rate of interest on the sum invested. While unproductive real estate is "eating its head off," money at interest is ticking away, night and day. But if the question of gain is of no consequence, the person caring more for a fixed investment—something that cannot take wings and fly away—then real estate may be altogether preferable.

SMALL SAVINGS, HOW THEY GROW.

THE laying aside of a very small sum each day brings astonishing results. Note the following:

5 cents a day, in one year, \$ 18.25 ; in ten years, \$ 182.50					
10	"	"	36.50 ;	"	365.00
25	"	"	91.25 ;	"	912.50
50	"	"	182.50 ;	"	1,825.00
100	"	"	365.00 ;	"	3,650.00

The above computation does not include interest, which, if taken into account, would largely increase the results shown. At compound interest, a dollar at six per cent. doubles itself in less than twelve years; at seven per cent. it doubles in about ten years; and at eight per cent. it does it in about nine years.

LIMITING REAL ESTATE LOANS AND TAKING
INSURANCE.

IN loaning money and taking mortgages, it is better not to loan more than one-half of the actual value of the property. There may be exceptions, however, where it would be safe to loan two-thirds of its value. If buildings are located on the premises it would be well in most cases, to have the borrower's insurance policy taken to the agent and indorsed payable to

you, as your "*Interest may appear as mortgagee.*" In this transaction you are the proper one to hold the policy so long as the debt remains unpaid. It would be well to look after the policy and see that the borrower does not permit it to lapse.

EXAMINING REAL ESTATE TITLES.

WHEN buying real estate, or loaning money upon it, always have the title carefully examined by a competent abstractor or attorney. Do not take it for granted that the title is perfect, simply because the property and its owner are well known to you. Thousands of good, honest people are to-day in peaceable possession of property, bought and paid for years and years ago, yet wholly unconscious of the fact that their titles are abso-

lutely worthless. Many persons get their first intimation of defective titles when they come to borrow money. The number of clouded titles disclosed by the examination of records is indeed astonishing. Better incur a small expense at the beginning than a larger one later on.

EXAMINING REAL ESTATE DESCRIPTIONS.

BEFORE accepting deeds and mortgages, carefully examine the description of the property, and see that the premises intended to be conveyed are clearly and accurately described. Those who are familiar with such matters know that it is a very common occurrence for deeds and mortgages to describe the wrong premises. It sometimes happens that the property mentioned is located

miles distant. Many a lawsuit has grown out of a careless description.

RECORDING DEEDS AND MORTGAGES.

IN taking deeds and mortgages, always have them promptly recorded. If temporarily laid aside, they are easily forgotten, and may some day give you or your heirs a vast amount of trouble and expense. Therefore, do not delay the placing of deeds and mortgages on record.

RECORDING MORTGAGE ASSIGNMENTS.

IF you purchase a mortgage, and the same has been assigned to you, it is safer and better to have this assignment noted on the records at the office where the mortgage was originally recorded. In certain instances this is a matter of great importance,

DISCHARGING MORTGAGES PROMPTLY.

WHENEVER a mortgage has been paid off, and properly released, it should be taken at once to the office of records and duly entered. The records will continue to show a lien upon your property until the release has been recorded. Better not delay. Attend to the business as soon as you possibly can. To-day is better than to-morrow. Countless lawsuits have resulted from just such neglect.

DISCHARGING MORTGAGES TOO PROMPTLY.

A NEIGHBOR having given several notes, secures them by mortgage; different parties hold these notes; possibly you may have one or more of them, and also happen to hold the mortgage. Please bear in

mind that it becomes your duty to be extremely careful both in the cancellation and surrendering of this mortgage. Every note holder has his interest in the mortgage, and you must not release it until you *know* that each and every note has been fully paid. If some one else should have possession of the mortgage, while you are holding some of the notes, then it would be well to look after the matter, and see that the mortgage is properly held for your protection. Sometimes mortgages are placed in the hands of a third party for the joint benefit of all concerned.

WOMEN AND OTHERS LOANING MONEY.

POSSIBLY you are among those who have suddenly come into possession of considerable property.

It may be that your business experience is somewhat limited. You have idle money that ought to be employed, and are looking about for safe and profitable investments. Scores of people are clamoring for money, and offering all sorts of tempting inducements. Now, if they get hold of yours, will you ever see it again? The question is a perplexing one. You are afraid to say yes, and do not know how to say no. You consult friends. Perhaps these same friends have their own "Axes to grind," and fail to give you reliable information; others may honestly err in judgment, for not one person in twenty is qualified to make safe loans, or even advise accurately. In loaning money, peculiar tact and skill are necessary, and few possess this requirement. You ask, "What shall I do?" This

is another question difficult to answer. Perhaps all that can be said is, "Make haste slowly." Do not be too eager to get your money out. Also remember this, that people and property are not always exactly what they seem. Therefore, investigate thoroughly before making a loan; ascertain how much property the applicant has, and if in his own, or his wife's name; see if the property is in any manner incumbered either by mortgages, judgments, taxes, dowries or other liens; and if under mortgage, does he keep his payments up, or is he behind? Has he many loose, floating debts? Is he engaged in hazardous speculation, or furnishing money to others who are? Is he signing with others to any great extent? What are his family surroundings? What are his habits, morally

and financially? Is he going up hill or down? Obtain the best information you can, carefully weigh the matter in all its bearings, and decide for yourself. But if not thoroughly satisfied with the prospects of the party seeking the loan, then give yourself the benefit of the doubt. Better place your money in a good bank at a moderate rate of interest, or none at all, rather than take the chances of losing it, or of being annoyed in trying to get it back. Leave the money in the bank until a first-class opportunity presents itself to loan outside at better rates.

INSURANCE ON VACANT AND REPAIRED BUILDINGS.

BEFORE commencing repairs, or making alterations on buildings, take your insurance policies to the

agent and have him give written consent thereto.

If, for any reason, your property should become vacant, notify the agent immediately. This matter is important, therefore attend to it promptly, thus avoiding loss and trouble that may follow neglect. Read the conditions of your policies and see what they contain.

IN WHOSE NAME TO TAKE FIRE INSURANCE.

FIRE insurance policies should be made out in the name of the person holding the legal title to the property. For example: If the deed is in your name, the policy should be the same; but if the property is in the wife's name, then the policy also should be in her name.

LIMITING AMOUNT OF FIRE INSURANCE.

DO not insure property for more than its true value; do not even insure for its full value; carry some of the risk yourself, thus avoiding possible controversy in the settlement of loss.

TAKING OUT ADDITIONAL FIRE INSURANCE.

BEFORE taking out additional insurance upon property, remember it is highly important that you first get the consent of such other companies as are already interested.

ADVANTAGES OF LIFE INSURANCE.

THE majority of men need more or less life insurance. The poor man needs it in order to make pro-

vision for his family in the event of death. Often, the only hope of providing them a home is found in this means. The man of moderate means needs it as a protection to property already acquired. The man of wealth also needs insurance, and usually has it, as a fund in reserve, thus preventing the sacrifice of valuable property to meet the payment of floating obligations.

CHOOSING LIFE INSURANCE.

IN taking out life insurance, select good sound companies — companies whose prospects of endurance are at least as good as yours. Do not buy insurance simply because it is cheap. There is plenty of this kind in the market, some of which may prove expensive in the end.

To-day, your physical condition may be such that you can get first-class insurance. But, instead, suppose you select the cheaper sort, simply because of its present cheapness; a few years hence may find you with a worthless policy, no insurance, and health too much impaired to be received in other companies. In order to guard against the possibility of this condition, it would be well to select several of the better institutions, and divide your business among them. Carry all the insurance you comfortably can, in fact more than really needed for present use; then, if in time some of these concerns collapse, you still have enough good insurance left to carry you through. Get insurance that insures, and "Don't put all your eggs in one basket."

ACCIDENT INSURANCE.

INSURANCE covering accidents is desirable at all times; it is especially recommended while traveling. Accident policies, or tickets, good for one day or for any period of time, may be had both at insurance and railway ticket offices. In the absence of a regular accident policy, buy an accident ticket just before starting upon a journey; deliver or mail it to your nearest business companion; do not carry it with you.

EMPLOYING SPECIALISTS.

THE services of an expert or specialist, in any line of business, should be sought after, rather than ignored. Better results may be expected from those who have definite

aims, and whose time and talents run in special channels.

SHORT ACCOUNTS, LONG FRIENDS.

DEALERS and others engaged in retail lines, should make their sales on a strictly cash basis, or as nearly so as practicable. When the giving of credit becomes a necessity, then the accounts should not be permitted to run on indefinitely. Regularly, say once a month, statements of account should be sent out, urging prompt settlement; and should this means fail to bring desired results, then other steps will be necessary. Let customers come to understand that this is your uniform way of doing business, and they will soon adapt themselves to your methods.

Occasionally, however, you will lose a patron, but from the standpoint of actual gain, you will ultimately be better off with goods on the shelves than slow accounts on the books.

CREDIT ENCOURAGES EXTRAVAGANCE.

THE granting of credit is often a fruitful source of extravagance. Given the opportunity, many people will buy almost without limit; if payment in cash is demanded, they find it necessary to economize, confining their purchases more to actual needs; they buy things less costly and more in keeping with their circumstances. A little more discretion in the giving of credit, would work not only to the benefit of the merchant but to the customer as well.

A WORD TO THE SLOW-PAYING CUSTOMER.

PEOPLE in the various branches of trade, including the "butcher, the baker and candlestick maker," all have their trials. And, in a very large measure, these trials are brought about by careless customers—customers who are negligent in paying their debts. Some of these act upon the theory that the dealer gets his goods for nothing, hence has no need of money. They do not seem to realize that he must pay cash for goods within a stipulated time, and that this frequently means cash on delivery. Surely he cannot pay for them with book accounts, and must, therefore, have the ready money. If this is not at hand, then he must call upon those who are indebted to him; should this appeal go unheeded, the next resort

is an effort to borrow; but if the dealer's credit has become exhausted and he can no longer borrow, he must necessarily go to the wall—and who is to blame? Goods should be sold for cash and for cash only. But if the dealer, out of the kindness of his heart, sees fit to extend credit, then the person receiving it ought to show some sense of honor and appreciation by paying his bills promptly when called upon. He should never allow his friend to suffer through any negligence of his. All this applies to the little customer as well as the big.

PAYING DUES, ETC., PROMPTLY.

IF you are a member of, or contributor to a church, lodge or other society be prompt in the payment of dues. The labor of keeping the

accounts and looking after the financial affairs of these organizations is great, and more especially so if each person waits to be called upon before paying dues. You can lighten the burden of the officers by calling upon them and making payment. If each person would constitute himself a committee of one, to look after, take charge of, collect and turn over to the officers his individual dues, the society itself would soon enter upon a more thrifty career. Try it.

RIGHTS OF EMPLOYER AND EMPLOYEE.

MONEY and muscle are interdependent; capital and labor must walk peacefully together; they must pull evenly and squarely under the same yoke, else the wheels of business progress stop. Employer and

employee should never lose sight of the fact that each has rights which the other should conscientiously respect.

FAITHFUL SERVICE, AMPLE REWARD.

EMPLOYEES in all departments of business and labor, will find it a paying investment to co-operate heartily with their employers in making their legitimate business ventures a success. He who takes a lively interest in the welfare of his employer, is quite certain of reward for his fidelity.

YOUNG PEOPLE IGNORING COUNSEL.

UNFORTUNATE indeed is the young person who refuses to listen to the counsel of older heads. Instances are too common where the spirit of independence crops out, and

where the young quickly resent advice—even though given with the most friendly intent. Kindly suggestions, designed only to be helpful, are frequently met with contempt; sometimes it seems to be assumed that neither parents nor employers have any rights which their juniors are bound to respect; favors and concessions, if there be any, must come from the older people. In some cases this spirit reaches the extreme of arrogant dictation or defiance. But, it is truly refreshing to know that not all young people are guilty of such folly. The better sense and keener insight of many tell them that a repulsive disposition will play havoc with their future destiny; they realize that it always pays better to be considerate and respectful. Young friend, stop, read again and ponder!

WHY YOUNG MEN DO NOT ADVANCE.

YOUNG men dependent on salaries, sometimes wonder why they are not advanced more rapidly, why others are promoted over their heads, and why they are obliged to toil on at stationary wages. This state of affairs is not difficult to account for with those who have the responsibility of awarding promotions and fixing stipends; for their action is usually governed by the conduct of the young men themselves. If they fail to appreciate their position, do not apply themselves as they ought, or are careless and indifferent to their employers' interests, they are pretty certain to pay the penalty. And then, there are still other hindrances to advancement, among which is the growing desire for sport. Sometimes the

mind is so completely occupied with this sort of thing as to leave little room for the responsible duties of business. Wholesome amusement and recreation are all right in their place, no question about it. But does it follow that *fun* should be permitted to override and overturn everything else that comes in its way? Hardly. Work and play each have their proper limitations, and those who are willing to adjust themselves to a reasonable observance of these, will get about all the good things that are worth having, after all. Young man, the experiment is worth trying!

TREATMENT OF BUSINESS RIVALS.

ADVERTISEMENTS ought never to be tinctured with abuse of competitors; nor with insinuating

remarks concerning them; comparisons of goods, prices, and methods are also out of place. All these lower a man in the estimation of the public, and react upon him to his injury. If a person cannot refer kindly to a business rival, he had better not allude to him at all. It is a fixed policy with many houses to ignore all competition, endeavoring to conduct their business as if no other concern of the kind existed.

FREEZING OUT COMPETITION.

A PART from the moral question involved, it is a very difficult matter to drive out competition, and, in many instances, it is unwise to attempt it. Competition is bound to exist somewhere—freeze it out in one place, it springs up in another. If a

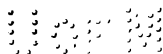
man in business has a weak competitor, he does well to let that competitor alone, and not seek to crowd him out. When a feeble rival has been compelled to close, a stronger and sometimes more formidable one takes his place.

LOSING CERTIFICATES AND PASS BOOKS.

EXTRA care should be taken of certificates of deposit and savings pass books. But should you ever happen to lose one of these, report the fact to the bank without delay; this will put the banker on his guard, and also give him an opportunity to advise you what to do in the premises.

CARING FOR CHECKS, ETC.

BE cautious of your check book, not allowing it to lie around in a public place. Also exercise care in



the keeping of canceled checks, placing them beyond the reach of evilly disposed persons. The same care should be given all other documents, even though their value may seem trifling.

FORM OF RECORD FOR MAKING UP TAX LIST.

FREQUENT transfers of property, render the taking off of a tax list rather difficult, unless a detailed record of purchases and sales is kept. Various forms of record are doubtless used. The accompanying form, printed on card board, 4x8 inches, has given good service in the checking up of lists, and may also be of benefit to others. It might be well to suggest that the cards be removed from the files as fast as sales of property are made, *but never until after the current tax list has been made up.*

PROPERTY RECORD.

Proprietor's name.....

Address

Lot, Number.....

City of

.....

County of.....

.....

State of.....

.....

Range..... *Twp*..... *Sec*..... *Acres*.....

.....

Of whom bought.....

When bought.....

When platted.....

.....

Valuation on tax duplicate\$.....

To whom sold.....

Date of contract.....

Date of Deed.....

Taxes on and after.....

to be paid by.....

.....

READING TRADE OR CLASS PAPERS.

ALMOST every trade, business and profession has its advocate and helper in newspapers or magazines, especially adapted to serve its individual interests. These class, or trade papers, are very helpful; they gather up and send forth the new ideas and striking methods employed by others in the same line. The man who thinks he has reached the summit of knowledge, who can learn nothing new respecting his business, is, in these days of push and enterprise, liable to be left behind. While his neighbor, a man of keen perception, reads up, keeps posted in matters pertaining to his business, and succeeds. "Light, further light," is the motto of those who excel in all departments of life.

REST AND RECREATION.

RELAXATION from toil is essential to both body and mind. Like an engine run at full speed, there is danger of collapse unless rest is given. Just six days are provided for work, one for rest. From the standpoint of physical endurance alone, man does well to appropriate the seventh as a day of wholesome rest. Unquestionably, more good, solid, effective work can be accomplished in six days than in seven.

On other days, when possible to do so, it is wise to take as much recreation as conditions will warrant. But recreation does not mean dissipation—never. A brief vacation now and then, lifts one out of the rut, carries him away from business cares and brings him back to his work refreshed.

DUTIES OF LANDLORDS.

LANDLORDS should not practice too much economy in the care of their rented property. Property, when kept in good condition, usually commands a better rental. Of course, the landlord cannot respond to every call, for if he did, the entire proceeds of his rent would be swallowed up in repairs. But the tenant is entitled to certain privileges and to reasonable consideration. Hence, the landlord should not draw the line too closely in the matter of expenditures.

DUTIES OF TENANTS.

TENANTS ought, at all times, to have a proper regard for the property and rights of the landlord. Rents should be promptly paid, and property kept in good order; the ten-

ant should never willingly suffer property to be injured; he should also be reasonable in his demands for repairs. A desirable tenant always commands a better class of property, and on more favorable terms than his easy-going, slow-paying, destructive neighbor.

A WORD TO PROFESSIONAL MEN.

PROFESSIONAL men, as a class, have the reputation of being just a little deficient in practical business qualifications. While there are notable exceptions to this rule, the fact still remains. This is doubtless largely due to the peculiar environment of the professional man, which has a tendency to seclude him from the business world. It is also conceded, that he cannot successfully prosecute his particular line of work, and at the

same time, in any large degree, touch elbows with the daily routine of business. And yet, it is possible for him to carry his habits of seclusion to a point beyond the reach of reason, thereby unfitting himself for the common, every-day affairs of life. Our professional friends, therefore, are respectfully urged to come out from their retirement occasionally, mingle with the busy throng, and endeavor to catch the spirit and trend of business activity. In doing this, they will be the better prepared to cope with the needful things of finance.

TREATMENT OF CIRCULARS.

IT might be well not to exercise undue haste in the destruction of circulars. Ofttimes they possess greater value than at first glance appears. Give them at least a night's lodging

and also a fair hearing. Circulars of a speculative or questionable nature, however, should go straightway to the flames or waste-basket as soon as their character is discovered.

ARRANGEMENT OF OFFICE FURNITURE.

DEAL kindly with those delicate organs of sight. In the arrangement of office furniture, endeavor to locate desks and counters so that you will neither directly face the light nor turn your back upon it. Light approaching from the left is always softer and more agreeable to the eyes, though not always available.

A LIMIT TO GENEROSITY.

GENEROSITY and public enterprise are traits of character worthy of imitation. Liberal giving is ever commendable, provided one

gives of his own substance. But if the donor's resources are not upon a solid basis, in other words, if he is robbing a dependent family, or borrowing from others without the certainty of repayment, then the spirit of public enterprise and private charity needs a curbing hand.

INCLOSING STAMPS FOR REPLY.

IN writing to strangers, or others under no obligation to you, asking advice or information, always inclose postage for reply. A stamped, addressed envelope would be better still. For, when parties spend their time in replying to your letters they are doing all that should be required. Of course, you are not expected to inclose stamps to those who are likely to profit from your dealings with them.

HOW TO INCLOSE STAMPS.

NEVER wet the corners of stamps when inclosing them in a letter, for they are likely to be injured and possibly ruined in removing. Better touch the tongue lightly to a small spot in the center of the stamp before sticking it to the letter; it can then be removed without injury. Another plan is to cut a "V" in the paper and slip the edge of the stamp under the lower part.

COUNTING MONEY.

NEVER take money of anybody without counting it. Count it immediately and in their presence. It should make no difference whether paid to you by banker or merchant, father or brother, count your money. Do not be afraid of giving offense.

You may say they are honest. Yes, undoubtedly they are, but did it ever occur to you that honest people sometimes make mistakes?

Then, too, whenever you pay money to others, insist on their counting it in your presence. For if they do not, and afterwards make a mistake in their dealings with others, they may return to you, claiming a shortage, and asking you to make good the loss.

BANKERS RECTIFYING MISTAKES.

AS heretofore suggested, when money has been paid you, count it instantly. If, however, you should ever neglect this, and after having had dealings with others find something wrong in your cash, report the case promptly to the person who paid you the money. If you drew the money

from a bank, it is not likely that the mistake occurred there, yet there would be no harm in making inquiry. If you go to the bank, and go prepared to give the date and history of the transaction, the matter will receive prompt investigation. The books of well-regulated banks are balanced at the close of each day, and show differences, even to a cent. Any sensible banker will cheerfully rectify a mistake that is clearly indicated on his books, no matter which side of the fence the error is on.

DANGER OF KEEPING MONEY AROUND.

IT is a very dangerous practice to keep money about your house, place of business, or upon your person. To the professional thief this presents a temptation too strong to

resist. Even life itself affords no barrier to such characters when after money. Loss of money by fire is an element of danger, and there are also other risks to encounter. The care and anxiety of watching and guarding money, are annoyances that may be avoided. Better deposit your money in a good, safe bank.

DISPLAYING MONEY.

DO not display money in public places. If you are handling funds at a bank, or elsewhere, do it quietly and with as little show as possible. You cannot always know the evil eyes that are watching your movements. Also beware of sleek rascals, who seek your acquaintance, and endeavor to gain your confidence.

GUARDING THE PURSE.

CULTIVATE a fixed habit of guarding well your purse on all occasions. While transacting business, be cautious not to leave it within the ready reach of sneak-thieves, who are always on the alert.

CASHING CHECKS FOR STRANGERS.

DEALERS are advised to exercise caution in cashing or indorsing checks for strangers. Merchants are frequently called upon to assist commercial men in obtaining money upon checks. They seldom lose anything, as these particular checks are usually paid. Occasionally, however, a rogue, discharged from service, continues his rounds and succeeds in working off worthless checks.

BEING CAREFUL OF STRANGERS.

BE careful about forming acquaintances while traveling. Beware of all sorts of schemes to rid you of money. Look out for that fellow who just happens (?) to be going to the same place you are; look out for that fellow who informs you he is a near relative (?) of some prominent man in your native town; also look out for that other chap who, being suddenly and unexpectedly (?) called upon to pay a certain sum, offers you perhaps large drafts, or other worthless stuff, and asks a small temporary loan. Do not accept the invitation of city strangers to visit their quarters. In short, attend strictly to your own business, giving strangers a wide berth. But always be gentlemanly. Some of the best fellows in the world are strangers to you.

MAKING CONTRACTS WITH MINORS.

AVOID entering into contract (especially in important transactions) with persons under age.

DEALING WITH INTOXICATED PEOPLE.

IN loaning money, accepting notes and making contracts, avoid dealing with intoxicated persons. Let them sober off first.

SHUNNING LOTTERIES, ETC.

DO not patronize, encourage nor countenance lotteries, or games of chance. These are gambling devices, gotten up for the sole purpose of relieving you of hard-earned cash. No matter under whose wing they are conducted, their influences are demoralizing—especially to the rising generation. If you are overburdened with cash, and it is burning holes

through your pockets, give it to the poor, or to other worthy objects. Never patronize lotteries either for the sake of charity, or for the purpose of getting rich. Pay no attention to letters from strangers, who offer to make you rich for nothing. You are not likely to get ten dollars for one, but quite the reverse.

EVILS OF BETTING.

NEVER make a wager with anybody. It is a species of gambling, a demoralizing habit, and in violation of law. Do not even countenance the evil by allowing yourself to be made the custodian of stakes.

SMALL CHANGE IN TRAVELING.

IN preparing for a journey, it would be well to provide yourself with a supply of small change. You will

find it not only a convenience in paying bills, but you avoid the danger of having bad money passed on you.

SEPARATING MONEY BEFORE TRAVELING.

BEFORE starting on a journey separate your money into two or three parcels and carry it in different places about your person. This lessens the danger of being robbed of the last dollar. If the journey is to be an extended one, it would be safer to carry a portion of your money in the form of drafts.

CARRYING NAME AND ADDRESS.

ALWAYS have your name and address about you. Write it in the hat, diary and pocket-book. If you are a member of some Society,

take the last receipt that was given you for the payment of dues, put this in the pocket-book, and keep it there till you get another, always carrying the latest. Valuable information may be gleaned from one of these receipts, and, in the event of accident, sickness or distress while among strangers, may be the means of bringing you friends and assistance.

POSTING FAMILY WHEN TRAVELING.

WHEN absent from home and changing about from place to place, it is well to keep your family or business associates posted as to your movements. You cannot, of course, advise them of every step to be taken, but you can give them a general idea as to plans and purposes. If to-day you are in Boston, and to-

morrow expect to take a train for Fall River, and there a boat for New York, drop the people at home a postal card; give hours of departure and arrival, also name of boat, provided you are reasonably certain as to these points. If you are stopping at a hotel and think of taking a side trip, inform the clerk of your intention, or leave a little memorandum either in your room, about your baggage, or in the key box of the hotel. Keep yourself in communication with home, so that friends can reach you promptly, should emergency require. Also, in the event of accident they are better enabled to trace you. This is a matter worthy of serious consideration by those who carry life insurance. Insurance companies always insist on knowing how, when and where a life goes out before paying a loss.

CAUSES OF BUSINESS FAILURES.

IN his excellent book, "One Hundred Lessons in Business," Professor Eaton, of Boston, abridges and reproduces extracts from the pens of prominent men as he finds them recorded in Mr. Crafts' "Successful Men of To-day." In like manner, the author of this little volume, ventures to further abridge and appropriate, a few practical points in reference to the underlying causes of business failures. These may be briefly summed up as follows: Want of will; over-smartness; unwillingness to labor and wait; undue haste to get rich; want of punctuality; lack of honesty; shirking hard work; giving undue attention to affairs outside of regular business; a desire to take things easy; want of a thorough knowledge of business; lack

of enterprise; living beyond one's means; going into business too young; passion to become rich without work; bad company; fast living; lack of attention to details; having no definite object—drifting; an inclination to do nothing unless he can choose employment; disposition to float down stream rather than to row up; mistakes in the choice of employment; too many irons in the fire; over-trading; lack of judgment in giving credit; unwillingness to begin at the foot of the ladder and climb.

THE FINAL BALANCE SHEET.

THE warp and woof of this little book is money—money-getting, money-saving. The subject is quite worthy of a rational degree of attention. But after all, if the results of our buying and selling, our trading

and delving, are to be measured at last by our bank account alone, our business career may be accounted a dismal failure. On the balance sheet of life, this one profound question takes precedence of all others: "For what is a man advantaged, if he gain the whole world, and lose himself, or be cast away?"

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